

Information to identify the case:

Debtor 1

Caryn S. Falcone

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3811

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA

Case number: 23-20223-JAD

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Caryn S. Falcone

2/6/25**By the court:** Jeffery A. Deller
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Caryn S. Falcone
Debtor

Case No. 23-20223-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 06, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2025:

Recip ID	Recipient Name and Address
db	+ Caryn S. Falcone, 3486 Boyd Street, Finleyville, PA 15332-1222
cr	+ Borough of Bridgeville, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
r	+ Dianne C. Wilk, REMAX Select Realty, 5301 Grove Road, Suite M208, Pittsburgh, PA 15236-1696
15586634	+ Borough of Bridgeville, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 07 2025 04:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2025 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 07 2025 04:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2025 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Feb 06 2025 23:44:00	Chartiers Valley School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	+ EDI: PRA.COM	Feb 07 2025 04:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15567729	EDI: BANKAMER	Feb 07 2025 04:27:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15579756	+ Email/Text: ebnjts@grblaw.com	Feb 06 2025 23:44:00	Borough of Bridgeville, c/o GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15586623	+ Email/Text: ebnjts@grblaw.com	Feb 06 2025 23:44:00	Chartiers Valley School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15567730	+ Email/Text: ebnjts@grblaw.com	Feb 06 2025 23:44:00	Chartiers Valley School District, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15579757	+ Email/Text: ebnjts@grblaw.com	Feb 06 2025 23:44:00	Chartiers Valley School District, c/o GRB Law,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 06, 2025

Form ID: 3180W

Total Noticed: 26

			Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15607085	+ Email/Text: ebnjts@grblaw.com	Feb 06 2025 23:44:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15569273	EDI: DISCOVER	Feb 07 2025 04:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15567731	+ EDI: DISCOVER	Feb 07 2025 04:27:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15567732	+ EDI: DISCOVER	Feb 07 2025 04:27:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15570970	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 07 2025 00:13:20	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15567733	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 06 2025 23:46:47	Merrick Bank, c/o Resurgent Capital, Po Box 10368, Greenville, SC 29603-0368
15567735	Email/Text: Bankruptcy.Notices@pnc.com	Feb 06 2025 23:44:00	PNC Bank, Po Box 94982, Cleveland, OH 44101
15590739	Email/Text: Bankruptcy.Notices@pnc.com	Feb 06 2025 23:44:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15567734	^ MEBN	Feb 06 2025 23:34:07	PNC Bank, c/o KML Law Group, 701 Market Street, Suite 5000, BNY Mellon Independence Center, Philadelphia, PA 19106-1541
15567736	EDI: PRA.COM	Feb 07 2025 04:27:00	Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541-0914
15567737	Email/Text: bankruptcy@springoakscapital.com	Feb 06 2025 23:44:00	Spring Oaks Capital, PO Box 1216, Chesapeake, VA 23327-1216
15567738	EDI: SYNC	Feb 07 2025 04:27:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15567911	^ MEBN	Feb 06 2025 23:33:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15579755	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15579758	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15579759	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15579760	*	Merrick Bank, c/o Resurgent Capital, Po Box 10368, Greenville, SC 29603-0368
15579762	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, Po Box 94982, Cleveland, OH 44101
15579761	*+	PNC Bank, c/o KML Law Group, 701 Market Street, Suite 5000, BNY Mellon Independence Center, Philadelphia, PA 19106-1541
15579763	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541-0914
15579764	*P++	SPRING OAKS CAPITAL LLC, 1400 CROSSWAYS BLVD STE 100B, CHESAPEAKE VA 23320-0207, address filed with court., Spring Oaks Capital, PO Box 1216, Chesapeake, VA 23327-1216
15579765	*	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 1 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Feb 06, 2025

Form ID: 3180W

Total Noticed: 26

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Bridgeville jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Chartiers Valley School District jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Caryn S. Falcone julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st eidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7